

# **EXHIBIT A-10**



P.O. Box 514387  
Los Angeles, CA 90051-4387

**Notice Date:** December 21, 2017

**Loan Number:** [REDACTED]  
**Property Address:**  
2122 21ST ST  
NITRO WV 25143



▲ 000023 304  
JESSICA STOLER  
2122 21ST ST  
NITRO WV 25143-1726

**RESPOND BY:** January 20, 2018

JESSICA STOLER,

**Congratulations on taking an important step in the right direction!**

We're glad you called us to start the application process for a loan modification or other payment assistance. **Your application is incomplete until we receive the enclosed Mortgage Assistance Application fully completed with all supporting documents needed to make a decision.**

The application requires the following types of information:

- Borrower Information
- Property Information
- Hardship Information
- Household Income/Assets
- Employment Information
- Expense Information
- Borrower Acknowledgment and Agreement

### **Our Goal is to Keep You in Your Home**

We are fully committed to reviewing your current financial situation to see if you qualify for a loan modification or other foreclosure prevention alternative. A modification restructures your loan to make it more affordable for you.

### **Options may include:**

- Reduced payment
- Reduced interest rate
- Extended maturity date
- Bringing account current

**All sections and fields within the application must be complete.** Use "0" or "N/A" if a category doesn't apply to you. The application will guide you through the documentation you need to include with the application based on your specific situation by showing required documents in bold text.

In addition to the items listed above, PennyMac may require other documentation or information to complete the review of your assistance request. If additional information is needed, you will receive a letter specifying the additional documentation or information needed, and will be given 30 days to respond. Once all required information has been received, PennyMac will inform you in writing, within 30 days, whether your application has been approved for a trial modification plan or that you do not qualify for a loan modification program.

**Please do not delay!** We will continue to accept documentation to complete this application up until 1/20/2018. At that point, we will evaluate the information we have and let you know our decision. If your application is denied, we will continue to accept good faith applications up until 37 days before a scheduled sale date, but you may have to provide updated information and/or show a change in your financial circumstances. Please also keep in mind that the longer it takes for you to submit a complete application, the more delinquent your account may become, which may further impact our ability to offer you the relief you are requesting.

Additionally, you should consider contacting servicers of any other mortgage loans secured by the same property to discuss available loss mitigation options.

My name is India Haines. I have been assigned as your primary point of contact to assist you through this process. As your point of contact, I am available to:

- Keep you informed of any additional information or documentation needed to complete our review
- Maintain consistent communication with you about the status of your loan modification request
- Answer any questions you may have about the modification process, other foreclosure alternatives or the foreclosure process

#### Questions?

Should you have any questions, please call me. I would be happy to review the application with you and explain document requirements to ensure you are able to send a complete package for a prompt decision. If I am not available when you call, my team members will be available to assist you.

Sincerely,

India Haines  
PennyMac Loan Services, LLC  
(866) 629-4570  
Monday-Friday  
8:00 A.M. to 5:00 P.M. P T

If you need assistance, you can also call the HOPE hotline at (888) 995-HOPE to work with a HUD-approved Housing Counselor for free.

<b>Toll-Free: (866) 629-4570</b>	<b>Website: <a href="http://www.PennyMacUSA.com">www.PennyMacUSA.com</a></b>	<b>Payments:</b>	<b>Correspondence:</b>
M - F 6:00AM - 6:00PM PT SAT 7:00AM - 11:00AM PT	<b>Secure Messaging Online:</b> Create an account and/or log in to <a href="http://www.PennyMacUSA.com">http://www.PennyMacUSA.com</a> then look for the Secured Message Center to communicate with us securely. <b>Once Logged in, visit the "Modification Center" to view important documentations.</b>	<b>Standard Address:</b> P.O. Box 30597 Los Angeles, CA 90030-0597 <b>Overnight Address:</b> 1200 W. 7 <sup>th</sup> Street Suite L-2-200 Los Angeles, CA 90017 (Please do not send correspondence)	Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 (Please do not send payments)





## It's Simple to Return Documents

### YOUR OPTIONS ARE:



#### FAX

Fax documents to PennyMac at 1-800-947-1421

**Important:** Use the enclosed fax cover sheet as the **first page** of the documents being sent. The unique barcode ensures that your documents are properly identified and attached to your loan for prompt handling.



#### WEB

1. Login to your account at [www.PennyMacUSA.com](http://www.PennyMacUSA.com)
2. Access the Modification Center found in the left-hand navigation menu
3. Upload your completed application and supporting documents

**Note:** You can also download forms in the Modification Center, view the status of your modification, and make payments (once a trial modification is approved)



#### MAIL

Mail your documents to PennyMac using the enclosed prepaid envelope to ensure your documents are promptly handled.

### IMPORTANT! For all documents:

Be sure to reference your Loan Number on each returned document.

Make sure the copies you send are legible.

Do not include documents that have been altered with correction fluid or by other means.

Submit the entire requested document and include all pages (even blank pages)



# Fax Cover Sheet

(To be used when faxing modification documents only)

## Fax to: 1-800-947-1421

### Very Important

Please use this as your fax cover sheet when faxing documents back to your SPOC (Single Point of Contact). Faxes that do not contain this cover sheet with the below bar code and loan number may not be processed or received by the intended recipient.

Please follow these four steps:

1. Place Fax cover sheet with bar code on top of documents – To be used during the open modification review process only.
2. Complete total pages faxed \_\_\_\_\_
3. Fax to 1-800-947-1421
4. Keep fax confirmation receipt for your records

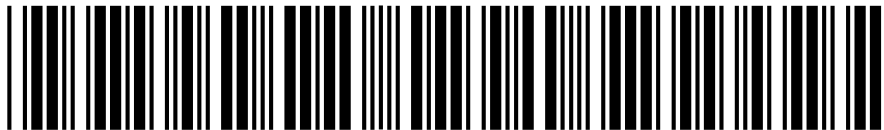
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To: India Haines  
(866) 629-4570  
701063

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From: JESSICA STOLER  
2122 21st St  
Nitro WV 25143

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Confidentiality Notice: The information contained in and transmitted with this communication is strictly confidential and is intended only for the use of the intended recipient. If you are not the intended recipient, you are hereby notified that any use of the information contained in or transmitted with the communication or dissemination, distribution, or copying of this communication is strictly prohibited by law. If you have received this communication in error, please immediately destroy the original message and any copy of it in your possession.

## Mortgage Assistance Application

**IMPORTANT – All sections/fields of the application must be complete. Use “0” or “N/A” if a category doesn’t apply to you.**

- ALL borrowers on the Note/Loan must provide application information and supporting documentation.
- If you are not on the Note/Loan and are completing this application, provide a detailed explanation and relevant documents. (For example: **Divorce Decree, Death Certificate and Probate documents, recorded Quitclaim Deed**)

For additional foreclosure prevention information and assistance, including a list of HUD-approved housing counselors, contact:

- The US Department of Housing and Urban Development at (800) 569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling).
- Homeowners’ HOPE Hotline (888) 995-HOPE – Call this hotline and let a HUD-approved housing counselor help you understand your options, prepare your application, and help you work with PennyMac to complete your paperwork.

### Borrower Information

Borrower’s name: \_\_\_\_\_

Co-Borrower’s name: \_\_\_\_\_

Social Security Number (last 4 digits): \_\_\_\_\_

Social Security Number (last 4 digits): \_\_\_\_\_

Daytime phone number: \_\_\_\_\_

Daytime phone number: \_\_\_\_\_

Alternate phone number: \_\_\_\_\_

Alternate phone number: \_\_\_\_\_

E-mail address: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Preferred contact method: ☐ Phone ☐ Email ☐ Text

\*By providing your cell phone number(s), you are giving PennyMac, and companies working on its behalf, permission to contact you at this number about any PennyMac account. Your consent permits the use of text messaging, artificial or prerecorded voice messages and automatic dialing technology. Message and data rates may apply. You may contact us at any time to change these preferences.

Is any borrower an active duty service member, the dependent of an active duty service member, or the surviving spouse or dependent of a service member, who was on active duty at the time of death? ☐ Yes ☐ No

Are you working with a 3<sup>rd</sup> party that’s authorized to speak on your behalf during the modification review process? ☐ Yes ☐ No

If yes, provide: Name \_\_\_\_\_ Phone Number: \_\_\_\_\_

E-mail address: \_\_\_\_\_

### Property Information

Property Address: \_\_\_\_\_

Mailing address (if different from property address): \_\_\_\_\_

The property is currently: ☐ A primary residence ☐ A second home ☐ An investment property

The property is (select all that apply): ☐ Owner occupied ☐ Renter occupied ☐ Vacant

Number of people in household \_\_\_\_\_

Borrower’s preference: ☐ Keep the property ☐ Sell or transfer the property ☐ Undecided

Is the property listed for sale? ☐ Yes ☐ No; if yes, provide the listing agent’s name and phone number—or indicate “for sale by owner” if applicable: \_\_\_\_\_

Is the property subject to condominium or homeowners association (HOA) fees? ☐ Yes ☐ No. If yes, provide the most recent account statement and indicate dues and frequency: \$ \_\_\_\_\_ ☐ Monthly ☐ Quarterly ☐ Annually

**NOTE:** If your homeowners insurance is not included in your mortgage payment, include a copy of your insurance declaration page.



## Hardship Information

Hardship is defined as a decrease in income or an increase in expenses that make it difficult for you to afford your mortgage payments. Answering the following questions will help us better assess your financial hardships and determine what relief options are right for you.

The hardship causing mortgage payment challenges began on approximately (date) \_\_\_\_\_ and is believed to be:

☐ Short-term (up to 6 months) ☐ Long-term or permanent (greater than 6 months) ☐ Resolved as of (date) \_\_\_\_\_

TYPE OF HARDSHIP (CHECK ALL THAT APPLY)	REQUIRED HARDSHIP DOCUMENTATION
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> <li>A copy of your benefits statement or letter detailing the amount, frequency and duration of your unemployment benefits</li> </ul>
<input type="checkbox"/> Reduction in income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<p><b>Documentation to show decreased income.</b> For example:</p> <ul style="list-style-type: none"> <li>Paystubs before and after hardship date reflecting decrease in income</li> <li>Lay Off/Separation Notice from employer</li> <li>Loss of child support or alimony benefits</li> </ul>
<input type="checkbox"/> Increase in expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control (e.g., uninsured losses, increased property taxes, increased mortgage payment, HOA special assessment), <b>OR</b> increase of personal expenses	<p><b>Documentation to support the increased expense.</b> For example:</p> <ul style="list-style-type: none"> <li>Uninsured home repairs</li> <li>Car repairs</li> <li>Medical bills/receipts (do not provide medical records or details of your illness/disability)</li> </ul>
<input type="checkbox"/> Long-term or permanent disability, serious illness of a borrower/co-borrower or dependent family member	<p><b>Do not provide medical records or details of your illness/disability</b></p> <ul style="list-style-type: none"> <li>If you are experiencing a reduction in income due to disability or illness, <b>provide documentation to show the income change</b> (before and after the reduction)</li> <li>If you are experiencing increased expenses due to disability or illness, <b>provide bills or other documentation that show expense amounts and duration</b></li> </ul>
<input type="checkbox"/> Disaster (natural or man-made) impacting the property, the customer's place of employment, or the property/employment of any other applicable party.	<ul style="list-style-type: none"> <li>Insurance claim documentation, OR</li> <li>FEMA grant or Small Business Administration loan documents, OR</li> <li>Customer or employer property in federally-declared disaster area</li> </ul>
<input type="checkbox"/> Divorce or legal separation; Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law <i>Note: all borrowers of record may still be required to sign any modification agreement</i>	<ul style="list-style-type: none"> <li>Final divorce decree or final separation agreement</li> <li>Recorded quitclaim deed</li> <li>Legally binding agreement evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property</li> </ul>
<input type="checkbox"/> Business failure	<ul style="list-style-type: none"> <li>Tax returns from previous year (all schedules) or IRS Form 4506-T(*),</li> <li>Most recent signed and dated quarterly or year-to-date profit and loss statement</li> </ul> <p>* IRS Form 4506-T can be obtained from our web-site (pennymacusa.com) or the IRS website (www.irs.gov/pub/irs-pdf/f4506t.pdf)</p>
<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner	<ul style="list-style-type: none"> <li>Death certificate or other evidence of death</li> </ul>
<input type="checkbox"/> Distant employment transfer / relocation	<ul style="list-style-type: none"> <li>Proof of transfer OR Military Permanent Change of Station (PCS)</li> </ul>
<input type="checkbox"/> Other - hardship that is not covered above: (Attach an additional page if needed) _____ _____	<ul style="list-style-type: none"> <li>Any relevant documentation to support your hardship not covered above.</li> <li>Hardship is defined as a decrease in income or an increase in expenses.</li> </ul>

**Household Income**

MONTHLY TOTAL HOUSEHOLD INCOME TYPE & AMOUNT			REQUIRED INCOME DOCUMENTATION
<b>Are you receiving any form of income?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No (see "required income documentation")	<b>Borrower</b>	<b>Co-Borrower or Income Contributor</b>	<b>If yes, complete this section and include required documentation.</b> <b>If no, provide an explanation.</b>
<b>Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses</b> <i>If you're a teacher, indicate the number of months you are paid: _____</i>	\$	\$	<ul style="list-style-type: none"> <li>▪ <b>Include paystubs</b> reflecting the most recent 30 days, or four weeks, of earnings for all employers and</li> <li>▪ <b>Documentation reflecting year-to-date earnings</b>, if not reported on the paystubs (signed letter or print out from employer)</li> <li>▪ <b>USDA loans (Rural Housing) also require your most recent W2 or form IRS Form 4506-T (* see below)</b></li> </ul>
<b>Self-employment income</b> <i>* 4506-T can be obtained from our web-site (pennymacusa.com) or IRS website (www.irs.gov/pub/irs-pdf/f4506t.pdf)</i>	\$	\$	<ul style="list-style-type: none"> <li>▪ Most recent signed and dated quarterly OR year-to-date <b>Profit and Loss Statement AND</b></li> <li>▪ Most recent complete <b>business tax return OR</b></li> <li>▪ Most recent complete and signed <b>individual federal income tax return OR IRS Form 4506-T (*)</b></li> <li>▪ VA loans require 2 years of above documentation</li> </ul>
<b>Unemployment income</b>	\$	\$	<ul style="list-style-type: none"> <li>▪ <b>Benefits statement or letter</b> detailing the amount, frequency and duration of unemployment benefits</li> </ul>
<b>Social Security, pension, disability, death benefits, adoption assistance, housing allowance, other public assistance</b>	\$	\$	<ul style="list-style-type: none"> <li>▪ <b>Award letters, Benefit Statement or other documentation</b> showing the amount and frequency of the benefits <b>OR</b></li> <li>▪ <b>Two most recent bank statements</b> showing direct deposit amounts (or 2 recent cancelled checks)</li> </ul>
<b>Rental income</b> (Rents received, less expenses other than mortgage) <i>If taxes, insurance and HOA are not included in your mortgage, provide copies of most recent bill(s)</i>	\$	\$	<ul style="list-style-type: none"> <li>▪ <b>Lease Agreement AND Mortgage Statement</b></li> <li>▪ <b>Two most recent bank statements</b> demonstrating receipt of rent <b>OR</b></li> <li>▪ <b>Two most recent cancelled rent checks</b></li> <li>▪ Is rental income likely to continue for 12 months minimum? <input type="checkbox"/> Yes <input type="checkbox"/> No</li> </ul>
<b>Investment or insurance income</b>	\$	\$	<ul style="list-style-type: none"> <li>▪ <b>Two most recent investment statements OR</b></li> <li>▪ <b>Two most recent bank statements</b> supporting receipt of the income</li> </ul>
<b>Other income</b> (You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered as income for your loan assistance request)	\$	\$	<ul style="list-style-type: none"> <li>▪ <b>Two most recent bank statements</b> showing receipt of income <b>OR</b></li> <li>▪ <b>Other documentation showing the amount and frequency of the income</b></li> </ul>

**Household Assets** – excluding retirement funds such as a 401(k) or Individual Retirement Account (IRA), and college savings accounts, such as a 529 plan.

Checking account(s) and cash on hand Savings, money market funds, and Certificates of Deposit (CDs)	\$
Stocks and bonds (non-retirement accounts), Other (e.g. other real estate you own):	\$



**Recent Employment Information**

Provide prior 12 months of employment (VA loans require 24 months). Attach an additional page if needed.

BORROWER		CO-BORROWER	
Are you currently employed? (Y/N)	Are you self-employed? (Y/N)	Are you currently employed? (Y/N)	Are you self-employed? (Y/N)
Current/Most recent employer name:		Current/Most recent employer name:	
Business Address:		Business Address:	
Business Phone #:		Business Phone #:	
Monthly Income (before tax): \$		Monthly Income (before tax): \$	
Start Date (MM/DD/YY):	End Date (MM/DD/YY):	Start Date (MM/DD/YY):	End Date (MM/DD/YY):
Prior Employer Name :		Prior Employer Name:	
Business Address:		Business Address:	
Business Phone #:		Business Phone #:	
Monthly Income (before tax): \$		Monthly Income (before tax): \$	
Start Date (MM/DD/YY):	End Date (MM/DD/YY):	Start Date (MM/DD/YY):	End Date (MM/DD/YY):

**Expense Information**

Provide monthly amounts below. (We may require supporting documentation.)

Expense Category	N/A	Monthly Payment
Child Care		\$
Personal Loans		\$
Gas for home		\$
Water and Electric		\$
Home Phone		\$
Cell Phone		\$
Cable		\$
Internet		\$
Trash		\$

Expense Category (cont)	N/A	Monthly Payment
Sewer		\$
Auto Gas		\$
Auto Insurance		\$
Uninsured Medical Expenses		\$
Life Insurance (not deducted from paycheck)		\$
Health Insurance (not deducted from paycheck)		\$
Child Support		\$
Alimony		\$
Other (specific)		\$

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**Acknowledgment and Agreement****I certify, acknowledge, and agree to the following:**

1. All of the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to my need for mortgage relief. Knowingly submitting false information may violate Federal and other applicable law.
2. I may be required to provide additional supporting documentation. I will provide all requested documents no later than the due date specified in the document request.
3. PennyMac will use the information I am providing to determine if I'm eligible for mortgage assistance, but PennyMac isn't obligated to offer me assistance based solely on the statements in this or any other document I've sent as part of this request.
4. PennyMac or its authorized agents may obtain a current credit report for me.
5. I consent to the disclosure by PennyMac, and its authorized agents, of any of my personal information collected during the mortgage assistance process and information about any relief I receive, to any investor, insurer, guarantor, or servicer of my mortgage loan(s) or any companies that provide support services to them. Personal information may include, but is not limited to: (a) my name, address, telephone number; (b) my Social Security number; (c) my credit score; (d) my income; and (e) my payment history and information about my account balances and activity.
6. The property securing the mortgage for which I'm requesting assistance is able to be lived in and hasn't been or isn't at risk of being condemned.
7. If I, or someone on my behalf, has submitted a Fair Debt Collection Practices Act Cease and Desist notice to PennyMac, I withdraw that notice and understand that PennyMac must contact me throughout the mortgage assistance process.
8. If I'm eligible for an assistance option that requires an escrow account to pay property taxes and/or hazard insurance and my loan didn't have one, PennyMac may establish one to make tax and/or insurance payments on my behalf.
9. I consent to being contacted concerning this application for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to PennyMac or its authorized agents
10. I understand that if I have misrepresented any fact(s) in connection with this document, PennyMac may cancel any Agreement, proceed with foreclosure on my home, and/or pursue any other available legal remedies.

Borrower signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Non-Borrower (Income Contributor) Authorization Form (If indicated on Income page)**

The undersigned Non-Borrower authorizes **PennyMac Loan Services, LLC** to obtain, share, and release, as provided above, his/her public and non-public personal information including (but not limited to) the name, address, telephone number, social security number, credit score, credit report, income, government monitoring information, loss mitigation application status, account balances, program eligibility, and payment activity of the Non-Borrower.

I reside in the home at \_\_\_\_\_ and request my income be included in the review for a modification on the loan secured by the property address that is the subject of this application for mortgage assistance. I consent to allow PennyMac or its authorized agents to order a current credit report for me in connection with this application for mortgage assistance.

_____/	_____/	_____/	\$/	_____/	_____/
Name	Relationship to Borrower	Social Security Number	Contribution Amount	Signature	Date

_____/	_____/	_____/	\$/	_____/	_____/
Name	Relationship to Borrower	Social Security Number	Contribution Amount	Signature	Date



## Important Information

Your mortgage loan is in foreclosure. PennyMac will review and evaluate your loss mitigation application if we receive your complete application by 1/20/2018. In order to protect your rights under applicable foreclosure law, it's important that you continue to respond to any foreclosure notices you may receive. If you don't understand the legal consequences of foreclosure, you're also encouraged to contact a lawyer or housing counselor for assistance.

### Property Valuation

We may order an appraisal or other forms of valuations to determine the property's value in the course of reviewing your application. If we do order any valuations in connection with the application in determining whether your loan qualifies for a loan modification, a copy of the valuation(s) will be provided to you.

### Beware of Scams

Please beware of foreclosure rescue scams. Foreclosure rescue and mortgage modification scams are a growing problem that could cost you thousands of dollars - or even your home. Scammers make promises they cannot keep, such as guaranteeing to "save" your home or lower your mortgage, usually for a fee, and often pretending they have direct contact with PennyMac - which they do not.

- Beware of anyone who asks you to pay a fee in exchange for counseling services or the modification of a delinquent loan.
- Beware of people who pressure you to sign papers immediately or who try to convince you that they can "save" your home if you sign or transfer over the deed to your house.
- Do not sign over the deed to your property to any organization or individual unless you are working directly with PennyMac to forgive your debt.
- Never make a mortgage payment to anyone other than PennyMac without our approval.

If you think you have been scammed, please go to [www.preventloanscams.org](http://www.preventloanscams.org) or call **(888) 995-HOPE**.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. AS REQUIRED BY NEW YORK STATE LAW, if a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; 11) and Ninety percent of your wages or salary earned in the last sixty days.

***This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.***

## Licensing Information



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